

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Serial No. : **10/645,521** Confirmation No. : 8780  
Filed : August 22, 2003  
Applicant : Ganeshan, et al.  
Title : Electronic Bill Presentment Via a Wide Area  
Communications Network

TC/AU : 3694  
Examiner : Brian E. Fertig

Docket No. : 23952-0018  
Customer No. : 72386

**AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION**

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Responsive to the Non-final Office Action mailed January 12, 2009, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, it is respectfully asserted that the all of the claims of the patent application are patentable, and that the application be allowed.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

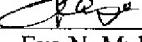
**Remarks** begin on page 9 of this paper.

The **Conclusion** begins on page 13 of this paper.

**Certificate of Electronic Delivery**

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I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on April 13, 2009.

  
Eva N. Mukasa